

EXHIBIT B:
341 Creditor's Meeting Transcript

1 UNITED STATES BANKRUPTCY COURT

2 SOUTHERN DISTRICT OF NEW YORK

3 Case No. 25-10264-lgb

4 - - - - - x

5 In the Matter of:

6

7 BRITTNEY MICHELLE WATKINS,

8

9 Debtor.

10 - - - - - x

11 Office of the United States Trustee

12 Alexander Hamilton Custom House

13 One Bowling Green

14 New York, NY 10004

15

16 March 13, 2025

17

18

19 341 Meeting of Creditors

20

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22

23 B E F O R E :

24 ALAN NISSELSO

25 TRUSTEE

1 A P P E A R A N C E S :

2

3 J. SINGER LAW GROUP

4 Attorney for the Debtor

5 1 Liberty Street, Suite 2327

6 New York, NY, 10006

7

8 BY: IRA REED

9

10 ALSO APPEARING:

11 JONATHAN CORNELL - Pro Se Creditor

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Transcribed by: Sonya Ledanski Hyde

1 P R O C E E D I N G S

2 MR. NISSELSON: I think there might be a creditor
3 -- is there a creditor appearing in this case?

4 MR. CORNELL: Yes. Hi, Mr. Nisselson. This is
5 Jonathan Cornell, a creditor in this case, representing
6 myself pro se.

7 MR. NISSELSON: Okay. Well, I'll get all
8 appearances in a second. This is the 341 meeting of
9 Brittney Watkins, Docket Number 25-10264. Alan Nisselson,
10 Trustee. Appearance for the record. Mr. Reed?

11 MR. REED: Ira Reed, J. Singer Law Group, for the
12 Debtor, admitted in the district.

13 MR. NISSELSON: Okay. And Mr. Cornell, would you
14 identify yourself again, please?

15 MR. CORNELL: Yes. Jonathan Cornell, a creditor
16 in this case, representing myself, pro se.

17 MR. NISSELSON: Okay. And I will give you an
18 opportunity to ask questions after I do. Okay?

19 MR. CORNELL: Understood. Thank you.

20 MR. NISSELSON: Okay. Ms. Watkins, your ID
21 documents match. Do you swear to tell the truth in response
22 to questions asked of you today?

23 MS. WATKINS: Yes.

24 MR. NISSELSON: Last page of your petition, is
25 that your signature?

1 MS. WATKINS: Yes.

2 MR. NISSELSON: And is the information contained
3 in this petition true and accurate?

4 MS. WATKINS: Yes.

5 MR. NISSELSON: Do you wish to change anything?

6 MS. WATKINS: No.

7 MR. NISSELSON: Number 5, is that your current
8 address?

9 MS. WATKINS: Yes.

10 MR. NISSELSON: And have you read the bankruptcy
11 information sheet?

12 MS. WATKINS: Yes.

13 MR. NISSELSON: Do you understand it?

14 MS. WATKINS: Yes.

15 MR. NISSELSON: Have you ever filed for bankruptcy
16 before?

17 MS. WATKINS: No.

18 MR. NISSELSON: Do you own any real property?

19 MS. WATKINS: No.

20 MR. NISSELSON: Have you listed all of your
21 personal property?

22 MS. WATKINS: Yes.

23 MR. NISSELSON: Do you own any stocks or bonds?

24 MS. WATKINS: No.

25 MR. NISSELSON: Do you own a car?

1 MS. WATKINS: No.

2 MR. NISSELSON: Are you a beneficiary under a will
3 or a trust?

4 MS. WATKINS: No.

5 MR. NISSELSON: Did you use any of the credit
6 cards that are listed within three months of your
7 bankruptcy?

8 MS. WATKINS: No.

9 MR. NISSELSON: Did you transfer any property,
10 real or personal, within four years of the bankruptcy?

11 MS. WATKINS: No.

12 MR. NISSELSON: Your monthly income is -- let's
13 see, continuation page -- your monthly income is \$4,690 and
14 is about \$2,400 from family or from children's father. Is
15 that correct?

16 MS. WATKINS: Yes.

17 MR. NISSELSON: And your monthly expenses are
18 about \$6,000?

19 MS. WATKINS: Yes.

20 MR. NISSELSON: Okay. Are you suing anybody?

21 MS. WATKINS: No.

22 MR. NISSELSON: Okay, Mr. Cornell, your
23 opportunity to ask questions.

24 MR. CORNELL: Thank you, Mr. Nisselson. How much
25 time do I have this morning?

1 MR. NISSELSON: You have only a few minutes. You
2 can ask the court for a long -- for a much more extensive
3 examination through Rule 2004. You need to make a motion,
4 and the court generally grants that, but you have to say in
5 your motion why you want to do that.

6 MR. CORNELL: Understood. Thank you, Mr.
7 Nisselson.

8 Ms. Watkins, are you still residing at 143 Admiral
9 Lane, Bronx, New York 10473?

10 MS. WATKINS: No.

11 MR. CORNELL: Where are you currently residing?

12 MS. WATKINS: 2930 Wilson Avenue.

13 MR. CORNELL: Okay, thank you. In your bankruptcy
14 petition under Question 11 on the voluntary petition, you
15 answered no to whether your landlord had obtained an
16 eviction judgment against you. Were you aware at the time
17 of filing that there were two judgments of possession
18 against you in January 2025?

19 MS. WATKINS: Yes.

20 MR. CORNELL: Okay. I noticed in your schedules
21 you did not list any bank accounts. How do you currently
22 receive and access your income?

23 MS. WATKINS: Cash.

24 MR. CORNELL: Do you have any financial accounts
25 not listed in your bankruptcy schedules, including bank

1 accounts, prepaid cards, digital payment accounts, such as
2 Cash App, Venmo, Zelle, or PayPal?

3 MS. WATKINS: No.

4 MR. CORNELL: Okay. Your statement of financial
5 affairs indicates an income of \$7,500 from 2023, but you
6 provided me a pay stub from your employment at a company
7 named Robert Half International, showing earnings of \$28,400
8 in June 2023. Can you explain this discrepancy, please?

9 MS. WATKINS: Yes. I don't work there anymore. I
10 haven't been working there since 2024.

11 MR. CORNELL: Okay. On your statement, you
12 indicated \$7,500 for that year, but the pay stub indicates
13 \$28,400, the one submitted to me. Can you explain that
14 discrepancy, please?

15 MS. WATKINS: Yes. I don't get paid that much no
16 more.

17 MR. CORNELL: Okay. I'll continue then. You
18 claim a rental cost of \$3,300 on Schedule J of your
19 petition. Which property does this rental cost apply to?

20 MS. WATKINS: 143 Admiral Lane.

21 MR. CORNELL: Okay. (indiscernible) How do you
22 make payments for your cell phone, Internet service, and
23 streaming services you use?

24 MS. WATKINS: Family.

25 MR. CORNELL: Is your email address still

1 BrittneyMWatkins004@gmail.com?

2 MS. WATKINS: Yes.

3 MR. CORNELL: Okay. Have you ever used the Cash

4 Payment App?

5 MS. WATKINS: Yes.

6 MR. CORNELL: Are you familiar with the username

7 QueenBCashing?

8 MS. WATKINS: Yes.

9 MR. CORNELL: Is it --

10 MS. WATKINS: (indiscernible)

11 MR. CORNELL: Is this your account?

12 MS. WATKINS: That's my account, yes.

13 MR. CORNELL: Are you familiar with a PayPal

14 account tied to your email address with the username

15 (indiscernible) BrittneyWatkins?

16 MS. WATKINS: Yes.

17 MR. CORNELL: Did you ever use a Zelle account

18 tied to the same email address?

19 MS. WATKINS: Yes.

20 MR. CORNELL: On your rental application from

21 2023, you provided me a pay stub with a direct deposit to an

22 account ending in 2931. Is this account still active?

23 MS. WATKINS: No.

24 MR. CORNELL: Have you transferred any assets,

25 funds, or property to family members or friends in the past

1 two years?

2 MS. WATKINS: No.

3 MR. CORNELL: Okay. No other questions. Thank
4 you for answering my questions, Ms. Watkins. And for Mr.
5 Trustee, I may have additional concerns regarding
6 undisclosed assets based on these answers, and I'd like to
7 reserve the right to request further examination, if
8 appropriate.

9 MR. NISSELSO: All right. Since that's the case,
10 I will leave the -- I won't close the meeting for one time
11 to 4/10 at 10:00.

12 MR. CORNELL: Okay.

13 MR. NISSELSO: I'll mark it as holding. If you
14 advise my office that you need a further examination, I will
15 so inform Debtor's counsel and Debtor will have to appear.

16 MR. CORNELL: Okay. Thank you.

17 MR. NISSELSO: Okay. Very good. Thank you.

18 (Whereupon these proceedings were concluded)
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C E R T I F I C A T I O N

I, Sonya Ledanski Hyde, certified that the foregoing
transcript is a true and accurate record of the proceedings.



Sonya Ledanski Hyde

Veritext Legal Solutions

330 Old Country Road

Suite 300

Mineola, NY 11501

Date: March 20, 2025

[1 - currently]

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